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How advisors reduce year-end stress and avoid burnout
By Rob Burgess
December 03, 2025, 9:00 a.m. EST

The end of the year is prime burnout season for advisors, with tax-related deadlines, client demands and family obligations all colliding.

One unexpected coping tool: a new podcast launched by FP&A platform Datarails that aims to alleviate that stress with soothing mini-episodes like "The Three Little Pigs and the Capital Allocation Decision."

Behind the whimsical concept is a real issue: Q4 can be brutal for financial professionals.

Michelle Taylor, founder of the Women in Wealth Initiative and a financial advisor at Gambin Financial Group in Orlando, Florida, has experienced this first-hand and believes the end of the year absolutely carries more stress and burnout potential.

"Clients want last-minute tax moves, families are juggling holiday emotions and many of us are trying to close out our own goals before the clock hits midnight," she said. "It's a lot."

However, with some pre-planning and a willingness to say no, advisors say the end of the year doesn't have to be overwhelming.

Fighting the instinct to just 'grind through'
Before exploring the techniques that do help, it's worth acknowledging what doesn't. Advisors say year-end stress can trigger counterproductive habits.

"Telling myself I will rest when things slow down never works because this business never truly slows down," said Charles Luong, president and investment advisor representative at Endeavor Advisors in Phoenix. "Without structure, stress compounds."

Not enforcing personal limits was once a problem for Taylor.

"Every year I used to push harder, sleep less and say yes to everything," she said. "It always backfired. Hustling through burnout doesn't make you more productive; it just makes you resent the work you love."

And for many, trying to stay on top of every email and meeting request and simply "grinding through" only worsens the cycle.

"That approach creates a reactive mode where you feel constantly behind and

actually increases the odds of mistakes," said Brady Lochte, a financial advisor at Axon Capital Management in Georgetown, Texas.

Advisors said the cure for Q4 overwhelm isn't grinding harder but rather building systems that minimize chaos. The strategies that work tend to fall into three categories: planning ahead, delegating with intention and protecting personal time.

Organize and systematize year-end tasks
For Larry Sprung, founder and wealth advisor at Mitlin Financial in Hauppauge, New York, easing year-end stress starts with implementing repeatable processes for everything that needs to be completed by Dec. 31.

He keeps running lists of all families who need required minimum distributions, and he reviews the accounts of all families who would benefit from tax-loss harvesting.

"Assign one of your stakeholders as the lead on each specific task and ask for progress updates along the way," he said.

Delegate deliberately
This time of year also presents a reminder to not just create workflows but also reevaluate who owns each task, said Benjamin Simerly, founder of Lakehouse Family Wealth in Cleveland.

"There's an old saying that anxiety is a disease of procrastination," he said. "When a task is something an employee truly wants to do, and is a true fit for, then it gets done both well and ahead of schedule. Any tasks that aren't getting done at that level either get re-assigned, we find a new person to do them, or we change up the technology or process surrounding the task."

Protect your calendar fiercely
For many advisors, a major stress reducer can be designing their schedules on purpose instead of letting the work design it for them.

"Build margin into your weeks, decide in advance when you are off the clock, and treat your recovery time with the same respect you treat a client review meeting," said Luong. "Burnout shows up when our calendar stops matching the life we say we want, and fixing the calendar is usually the first step out of it."

Taylor takes a similar approach and advises setting non-negotiable boundaries. She time-blocks her days, batches client reviews and protects her time away from work and with her children. And a weekly reset helps her "stay clear on what truly matters."

"Honor your capacity," she said. "Don't wait until you're drowning to set boundaries. Prioritize the work that moves the needle, communicate early with clients and give yourself permission to step back and breathe. A well-rested

woman makes better decisions, shows up stronger for her clients and closes the year [with] wins."